

Fill in this information to identify the case:

Debtor 1 David C. Fumo

Debtor 2 Catherine M. Fumo aka Kate Fumo  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District District of PA  
(State)

Case number 12-11356-TPA

Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: Nationstar Mortgage LLC Court claim no. (if known): 15

Last 4 digits of any number you use to identify the debtor's account: 4 2 7 6

Property address: 636 North Street  
Number Street

Meadville PA 16335  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12 / 01 / 2017  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ \_\_\_\_\_

c. Total. Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 David C. Furno  
First Name Middle Name Last Name

Case number (if known) 12-11356-TPA

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Matthew C. Waldt  
Signature

Date 11/ 29 /2017

Print Matthew C. Waldt  
First Name Middle Name Last Name

Title Attorney

Company Milstead & Associates, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 1 E. Stow Road  
Number Street

Marlton NJ 08053  
City State ZIP Code

Contact phone ( 856 ) 482- 1400

Email mwaldt@milsteadlaw.com

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

David C. Fumo and Catherine M. Fumo aka Kate Fumo  
Debtors.

Nationstar Mortgage LLC

Movant,

vs.

David C. Fumo and Catherine M. Fumo aka Kate Fumo,  
Debtors / Respondents,

and

Ronda J. Winnecour,  
Trustee / Respondent.

Case No.: 12-11356-TPA

Chapter 13

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE  
PAYMENT**

I certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below or on the attached list on **November 29, 2017**.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: electronic notification and first-class mail.

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification," and those served by mail will be listed under the heading "Service by First-Class Mail."

**Service by Electronic Notification:**

Elizabeth L. Spadafore, Esquire  
1001 State Street, #1400  
Erie, PA 16501  
Email: [espadafore@steidl-steinberg.com](mailto:espadafore@steidl-steinberg.com)

Ronda Winnecour, Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Email: [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

**Service by First-Class Mail:**

David C. Fumo  
636 North Street  
Meadville, PA 16335

**Service by First-Class Mail:**  
Catherine M. Fumo aka Kate Fumo  
636 North Street  
Meadville, PA 16335

EXECUTED ON: November 29, 2017

By: /s/ Matthew C. Waldt  
Matthew C. Waldt, Esquire  
Milstead & Associates, LLC  
1 East Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
PA Attorney ID# 203308  
[mwaldt@milsteadlaw.com](mailto:mwaldt@milsteadlaw.com)